

**CHARACTERIZATION OF EFFECTIVE MICROORGANISM  
(PHOSPHATE SOLUBILIZING BACTERIA) ISOLATED FROM RICE-  
FIELD SOILS**

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**Final Year Project Report Submitted in  
Partial Fulfilment of the Requirements for the  
Bachelor of Science (Hons.) Technology and Plantation Management  
in the Faculty of Plantation and Agrotechnology  
Universiti Teknologi MARA**

**JANUARY 2018**